

Fill in this information to identify the case:

Debtor 1 Robert A. LaRosa

Debtor 2
(Spouse, if filing) _____

United States Bankruptcy Court for the: Eastern District of Pennsylvania (State)

Case number 19-11386-elf

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of post-petition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: ABS REO Trust VI Court claim no. (if known): n/a

Last 4 digits of any number you use to identify the debtor's account: XXXXXX0006

Date of payment change:
Must be at least 21 days after date of this notice 04/25/2019

New total payment: \$ 853.28
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

- ☒ No
- ☐ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable non-bankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ _____ New escrow payment: \$ _____

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

- ☐ No
- ☒ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable non-bankruptcy law. If a notice is not attached, explain why: _____

Current interest rate 7.490 % New interest rate: 7.490 %

Current principal and interest payment: \$1,127.72 New principal and interest payment: \$853.28

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

- ☒ No
- ☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____ New mortgage payment: \$ _____

Debtor 1 Robert A. LaRosa
First Name Middle Name Last Name

Case number (if known) 19-11386-elf

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box:

- ☐ I am the creditor.
☒ I am the creditor's attorney or authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief:

/s/ Andrew M. Lubin
Signature

Date April 4, 2019

Print: Andrew M. Lubin, Esq.
First Name Middle Name Last Name

Title Attorney for Creditor

Company Milstead & Associates, LLC

Address 1 E. Stow Road
Number Street
Marlton, NJ 08053
City State ZIP Code

Contact phone (856) 482-1400

Email: alubin@milsteadlaw.com



March 26, 2019

TO: Ellen L Larosa
Robert A Larosa
8 E Patricia Rd
Holland, PA 18966

RE: Loan Number [REDACTED]
Property Address 8 E Patricia Rd
Holland PA 18966

Dear Customer(s)

CHANGES TO YOUR MORTGAGE INTEREST RATE ON 03-25-19 AND PAYMENT ON
04-25-19.

Under the terms of your Adjustable-Rate Mortgage (ARM), you had a 2 month period during which your interest rate and corresponding payment stayed the same. That period ends on March 25, 2019, so your interest rate may change on that date and your corresponding payment may change on April 25, 2019. After that your interest rate may change every 1 month(s) for the rest of your loan term.

! Current Rate	! New Rate
! and Monthly Payment	! and Monthly Payment
! Interest Rate	! 7.49000%
! Principal	! \$ 570.86
! Interest	! \$ 556.86
! Escrow (Taxes & Insurance)	! \$.00
! Total Monthly Payment	! \$ 1,127.72
! Due 04-25-19	! 853.28

INTEREST RATE: We calculated your interest rate by taking a published "index rate" and adding a certain number of percentage points, called the "margin". Under your loan agreement, your index rate is 5.50000% and your margin is 1.99000%. Your index is the WALLSTREET JOURNAL PRIME RATE and is published DAILY IN THE WALLSTREET JOURNAL.

RATE LIMIT(S): Your rate cannot go higher than 21.000000% or less than 0.000000% over the life of the loan.


NEW INTEREST RATE AND MONTHLY PAYMENT: The table above shows your new interest rate and new monthly payment. Your new payment is based on the WALLSTREET JOURNAL PRIME RATE, your margin, rounding of .000000 %, your loan balance of \$ 88,645.20, and your remaining amortized loan term of 168 months.

PREPAYMENT PENALTY: None

If you have any questions or concerns, please contact our Customer Service Department toll-free at 1-800-258-8602 for more information. Representatives are available Monday through Thursday between the hours of 8 a.m. and 11 p.m., Friday from 8 a.m. to 9 p.m. and Saturday from 8 a.m. to 2 p.m., Eastern Time.

Esta carta contiene informaci-n importante concerniente a sus derechos. Por favor, traduzca esta carta. Nuestros representantes biling-es est-n a su disposici-n para contestar cualquier pregunta. Llamenos al numero 800-831-0118 y seleccione/marque la opci-n 2.

This information is intended for informational purposes only and is not considered an attempt to collect a debt.



**IN THE UNITED STATES BANKRUPTCY COURT FOR
THE EASTERN DISTRICT OF PENNSYLVANIA**

IN RE: Robert A. LaRosa, Debtor(s)	Bankruptcy No. 19-11386-elf Chapter 13
ABS REO Trust VI, Secured Creditor, Robert A. LaRosa, Debtor(s) / Respondent(s), and William C. Miller, Esq., Trustee / Respondent.	Related to Document No.

CERTIFICATION OF SERVICE

Andrew M. Lubin, Esquire counsel for ABS REO Trust VI, hereby certifies that a copy of the Notice of Mortgage Payment Change was served upon the following persons via electronic transmission or by regular first-class mail, postage pre-paid on April 4, 2019, addressed as follows:

WILLIAM C. MILLER, Esq. Chapter 13 Trustee P.O. Box 1229 Philadelphia, PA 19105 <i>via electronic transmission and regular mail</i>	JEFFREY C. MCCULLOUGH Bond & McCullough 16 N. Franklin Street Suite 300 Doylestown, PA 18901 <i>via electronic transmission and regular mail</i>
Robert A. LaRosa 8 E. Patricia Road Southampton, PA 18966 <i>via regular mail</i>	

MILSTEAD & ASSOCIATES, LLC

DATED: April 4, 2019

By: s/Andrew M. Lubin
Andrew M. Lubin, Esquire
Attorney ID No. 54297
1 E. Stow Road
Marlton, NJ 08053
(856) 482-1400
Attorneys for Secured Creditor